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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Theresa	
104111411110	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Harris	
license of passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Suitix (St., St., II, III)	Sullix (St., St., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
la alcala con un ancidad au	Middle name	Middle name
Include your married or maiden names.		
	Last name	Last name
	First name	First name
	riistiiane	riistiidile
	Middle name	Middle name
		······································
	Last name	Last name
3. Only the last 4 digits		
of your Social	XXX - XX- 2616	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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D	ebtor 1 Theresa First Name	Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5844 Edward Dr Number Street	Number Street
		Oak Forest Illinois 60452	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Theresa		Harris	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	ut Your Bankruptcy Ca	se		
7. The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Req</i>		
8. How you will pay the fee	more details about he cashier's check, or may pay with a cred I need to pay the fee Individuals to Pay Y I request that my fee judge may, but is not the official poverty I you choose this opt	now you may pay. Typically, if you money order. If your attorney is so it card or check with a pre-printer ee in installments. If you choose your Filing Fee in Installments (Coee be waived (You may request not required to, waive your fee, and ine that applies to your family significant.	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to l	rd obtained an eviction judgment a line 12. : <i>Initial Statement About an Eviction</i> ankruptcy petition.		of You (Form 101A) and file it with

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Theresa Harris Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Harris Debtor 1 Theresa Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Theresa Harris Signature of Debtor 1 Signature of Debtor 2 Executed on __4/12/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Theresa		Harris	Case number (if I	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	• •			ules filed with the petition is incorrect.
attorney, you do not	· ·	, , , , , , , , , , , , , , , , , , ,		
need to file this page.	/s/ Michael Spangler		Date	4/12/2018
	Signature of Attorney for			M / DD / YYYY
	0.g			
	Michael Spangler			
	Printed name			
	0 11 5			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	0	0400500704		
	Contact phone	3122568704	Email address	mspangler@semradlaw.com
	D		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Theresa		Harris
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	φυ.υυ
1b. Copy line 62, Total personal property, from Schedule A/B	\$36,720.00
1c. Copy line 63, Total of all property on Schedule A/B	\$36,720.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	#00.400.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$23,162.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$52,369.00
Your total liabilities	\$75,531.00
Part 3: Summarize Your Income and Expenses	
and the second of the second o	
Och and the L. Vermal and a COMMISTER Community of the Co	\$3,711.13
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	Ψο,/ 11.10
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,186.00

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Deb	otor 1 Theresa		Harris	Case number (if known)	
	First Name	Middle Name	Last Name	_	
Part	4: Answer These Questi	ons for Administrat	tive and Statistical Record	ds	
6. A	are you filing for bankruptcy u	nder Chapters 7, 11, o	r 13?		
	No. You have nothing to rep	ort on this part of the fo	orm. Check this box and submit	this form to the court with your other sch	nedules.
[✓ Yes.				
7. W	Vhat kind of debt do you have	•			
[umer debts are those incurred by Fill out lines 8-10 for statistical p	an individual primarily for a personal, urposes. 28 U.S.C. § 159.	
г		• , ,	·	s part of the form. Check this box and su	bmit
	this form to the court with yo				
	From the Statement of Your C Form 122A-1 Line 11; OR, Form			hly income from Official	\$5,618.25
9.	Copy the following special c	ategories of claims fro	om Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedule E/F	, copy the following:		Total claim	
	9a. Domestic support obligatio	ns (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other del	ots you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or persona	al injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6	f.)		\$0.00	
	9e. Obligations arising out of a priority claims. (Copy line 6g.)	separation agreement of	or divorce that you did not repor	t as \$0.00	
	9f. Debts to pension or profit-s	haring plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:					
Debtor 1	Theresa			Harris			
Debtor 2	First Name	Middle N	ame	Last Name			
(Spouse, if fil	First Name	Middle N	ame	Last Name			
United Sta	tes Bankruptcy Court for the:	Northern	Distri	ict of Illinois			
Case num (If known)	ber			(State)			
Officia	I Form 106A/B				_		Check if this is an amended filing
Sched	dule A/B: Prope	rty					12/1
category v responsibl write your	tegory, separately list and o where you think it fits best. I e for supplying correct infor name and case number (if k Describe Each Residenc	Be as complete ar mation. If more sp nown). Answer ev	nd accurate as pace is needed very question.	possible. If two married pe , attach a separate sheet to	eople are to this for	filing together, both a	are equally
1. Do you	own or have any legal or ed	uitable interest i	n any residenc	e, building, land, or similar	property	?	
	No. Go to Part 2						
1.1	Yes. Where is the property? Street address, if available, or	other description	Single-fam	roperty? Check all that apply. ily home multi-unit building		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims Secured by Property.
			Condomin Manufactu	ium or cooperative red or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investmen Timeshare Other	t property		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			one. Debtor 1 o	•	eck	Check if this is co (see instructions)	ommunity property
			Other informa	e of the debtors and another ation you wish to add about tification number:	t this iter	n, such as local	
If you	Street address, if available, or		Single-fam	roperty? Check all that apply. ily home multi-unit building		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
				ium or cooperative red or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Investmen Timeshare Other			Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
			one. Debtor 1 o Debtor 2 o Debtor 1 a At least on Other informa	•		(see instructions)	ommunity property

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Debtor 1	Theresa		Harris	Case number (if k	(nown)	
	First Name	Middle Name	Last Name			
	et address, if available, or o	ther description	What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the <i>Cre</i>	amount of any secu	claims or exemptions. Put red claims on <i>Schedule Dims Secured by Property.</i> Current value of the portion you own?
City	nber Street State	Zip Code	Investment property Timeshare Other	int	scribe the nature of erest (such as fee s e entireties, or a life	imple, tenancy by
			Who has an interest in the property? Conjuctor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Check if this is co (see instructions)	mmunity property
			Other information you wish to add abo property identification number:	ut this item, suc	h as local	
you ow own th		r equitable interes you lease a vehicle	st in any vehicles, whether they are reg , also report it on Schedule G: Executory C proycles		•	
No						
✓ Yes	S					
3.1	Model: Year:	Saturn Vue 2008	Who has an interest in the propert one. Debtor 1 only	the	e amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Approximate mileage: Other information: 2008 Saturn Vue	196000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	en \$3 nother	urrent value of the ntire property? 8895.00	Current value of the portion you own? \$3895.00
			instructions)	perty (see		
3.2	Make Model: Year:	Chevrolet Malibu 2014	Who has an interest in the propert one. Debtor 1 only	the	e amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Approximate mileage: Other information: 2014 Chevrolet Malibu	97000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	en \$9	urrent value of the htire property? 0475.00	Current value of the portion you own? \$9475.00
			Check if this is community pro	perty (see		

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Debtor 1	Theresa		Harris	Case numbe	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year:		Who has an interest in the property? Chone. Debtor 1 only			claims or exemptions. Put ired claims on <i>Schedule D</i> iims <i>Secured by Property.</i>
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nlv	entire property?	portion you own?
	Other imormation.		At least one of the debtor	•		
			Check if this is communing instructions)	iity property (see		
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. Pu
	Model: Year:		one.		•	red claims on <i>Schedule L</i> aims Secured by Property.
	Approximate mileage:		Debtor 1 only			
	Approximate imicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is communinstructions)	nity property (see		
4.1	Yes Make Model:		Who has an interest in the one.	property? Check		claims or exemptions. Pured claims on <i>Schedule</i> in
	Year:	-	Debtor 1 only		•	nims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nlv	entire property?	portion you own?
			At least one of the debtor	•		
			Check if this is communinstructions)	nity property (see		
4.2	Make		Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. Pu
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is communinstructions)	nity property (see		
5. Add	the dollar value of the po	rtion you own for all	of your entries from Part 2, i	ncluding any entrie	es for pages	0070 00
			ə			3370.00

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$650.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1550.00 for Part 3. Write that number here

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$1400.00 17.1. Checking account: Prepaid American Express Debit 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Theresa		Harris	Case number (if known)		
	First Name	Middle Name	Last Name			
20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.					
	▼ No Yes. Give specific information about them	Issuer name:				
					-	
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts,	or other pension or profit-sharing plans		
	No					
	✓ Yes. List each	Type of account:	Institution name:			
	account separately.	401(k) or similar plan:			-	
	зерагасту.	Pension plan:	Pension through emplo	oyer	\$17000.00	
		IRA:				
		Retirement account:				
		Keogh:				
		Additional account:			-	
		Additional account:				
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public				
	✓ Yes	Electric:				
		Gas:				
		Heating oil:				
		Security deposit on rental unit:	Security Deposit with L	andlord	\$3400.00	
		Prepaid rent:				
		Telephone:				
		Water:			<u> </u>	
		Rented furniture:				
		Other:			-	
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)		
	✓ No ☐ Yes	Issuer name and description:				
		-			-	

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Debt	or 1 Theresa		Harris	Case number (if known)	
24.	First Name	Middle Name	Last Name	a qualified state tuition program.	
24.	26 U.S.C. §§ 530(b)(1), 5		quaimed ABLE program, or under	a quanneu state tutton program.	
	No Institution	name and description. Sepa	rately file the records of any interests	s.11 U.S.C. § 521(c):	
25.	Trusts, equitable or futuexercisable for your ber		ther than anything listed in line 1), and rights or powers	
	No				
	Yes. Describe				
0.0	Patanta associates too				
26.			nd other intellectual property s from royalties and licensing agreen	nents	
	✓ No				
	Yes. Describe				
27.		nd other general intangible its, exclusive licenses, coope	es rative association holdings, liquor lic	enses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ney or property owed	to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed				portion you own?
					portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you	nmation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed	rmation luding whether the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years	rmation luding whether the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support	ormation luding whether the returns s	oport, child support, maintenance, d	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	ormation luding whether the returns s	oport, child support, maintenance, d	State: Local: livorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum	ormation luding whether the returns s	oport, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	ormation luding whether the returns s	oport, child support, maintenance, d	State: Local: livorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	ormation luding whether the returns s	oport, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No	ormation luding whether the returns s	oport, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific info about them, including you already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific info	ormation luding whether the returns s np sum alimony, spousal sup	oport, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum No Yes. Give specific info Other amounts someone	ormation luding whether the returns s ap sum alimony, spousal sup formation	oport, child support, maintenance, d	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific info about them, included you already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific info Other amounts someone Examples: Unpaid wages, Social Security	ormation luding whether the returns s ap sum alimony, spousal sup formation	s, disability benefits, sick pay, vacati	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific info Other amounts someone Examples: Unpaid wages, Social Security ✓ No	ormation luding whether the returns s Inp sum alimony, spousal sup formation	s, disability benefits, sick pay, vacati	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific info about them, incl you already filed and the tax years Family support Examples: Past due or lum ✓ No Yes. Give specific info Other amounts someone Examples: Unpaid wages, Social Security	ormation luding whether the returns s Inp sum alimony, spousal sup formation	s, disability benefits, sick pay, vacati	State: Local: livorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Theresa	Harris	Case number (if known)	
	First Name Middle Name	e Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	ealth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	No	Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insurance company of each policy and list its value		Beneficiary.	
	or each policy and list its value	Term life through employer		\$0.00
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		or are currently entitled to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		demand for payment	
	✓ No			
	Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	f every nature, including countercl	aims of the debtor and rights	
	✓ No			
	Yes. Describe			
35.	Any financial assets you did not already list			
	✓ No			
	Yes. Describe			
36	Add the dollar value of all of your entries fro	om Part 4. including any entries for	pages you have attached	
	for Part 4. Write that number here			\$21800.00
	_			
Part			terest In. List any real estate in Part 1	l
37.	Do you own or have any legal or equitable in	nterest in any business-related pro	•	rrent value of the
	No. Go to Part 6.		po	rtion you own?
	Yes. Go to line 38.			not deduct secured claims exemptions
38.	Accounts receivable or commissions you al	ready earned		
	✓ No			
	Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, softwar	re, modems, printers, copiers, fax mac	hines, rugs, telephones, desks, chairs, electrc	unic devices
	V No			
	Yes. Describe			
	_			

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Deb	tor 1 Theresa	Harris Case number (if kno	own)
ı	First Name	Middle Name Last Name	
40.	Machinery, fixtures, e	equipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
	Ш		
42.	Interests in partnersh	nips or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of or	wnership:
	information about		
	them		
43.	Customer lists, mailing	g lists, or other compilations	
	—	•	
	✓ No		
	Yes. Do your lists i	include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No		
	Yes. Desc	oribe	
	Ш		
44.	Any business-related	property you did not already list	
	✓ No		
	lacksquare		
	Yes. Give specific information		
			
		all of your entries from Part 5, including any entries for pages you have attached	
for Pa	art 5. Write that number	er here	
	Describe Any F	arm- and Commercial Fishing-Related Property You Own or Have an I	nterest In
Part	If you own or have ar	n interest in farmland, list it in Part 1.	nor oot mi
46			<u> </u>
46.	Do you own or have a	any legal or equitable interest in any farm- or commercial fishing-related property	
	✓ No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
			or exemptions
47.	Farm animals	and the form wind of the	
	Examples: Livestock, p	oouitry, tarm-raised tish	
	✓ No		
	Yes. Describe		

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Debt	tor 1 Theresa First Name Middle Name		Case number (if known)	
40		Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, mac	chinary fixtures and tools of trade		
43.	_	innery, fixtures, and tools of trade		
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed	d		
	No No			
	Yes. Describe			
	Tes. Describe			
51.	Any farm- and commercial fishing-related prop	perty you did not already list		
	✓ No			
	Yes. Describe			
			_	
52. A	dd the dollar value of all of your entries from Pa	art 6, including any entries for pages yo	u have attached	
for Pa	art 6. Write that number here			
Part 1			List Above	
53.	Do you have other property of any kind you did Examples: Season tickets, country club membershi			
		ip		
	✓ No			
	Yes. Give specific information			
	a.s			
			_	
54. A	dd the dollar value of all of your entries from Pa	ert 7. Write that number here		▶
Part 8	List the Totals of Each Part of this For	rm		
55. F	Part 1: Total real estate, line 2		▶	
56. p	part 2 total vehicles, line 5	\$13370.00		
57. P	art 3: Total personal and household items, line	15 \$1550.00		
58. P	art 4: Total financial assets, line 36			
	·	\$21800.00		
59. F	Part 5: Total business-related property, line 45	<u> </u>		
60. F	Part 6: Total farm- and fishing-related property,	line 52		
61. F	Part 7: Total other property not listed, line 54			
62 1	Total personal property. Add lines 56 through 61.			
υ <u>ς</u> . Ι	otal personal property. Add intes 50 tillough 01.	\$36720.00	Copy personal property total	+ \$36720.00
			Copy pordonial property total P	
				\$36720.00
63. T	otal of all property on Schedule A/B. Add line 55	+ line 62		

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			Doct	iment Page 20	01 85	
Fill	in this infor	mation to identify your c	ase:			
Deb	otor 1	Theresa First Name	Middle Name	Harris Last Name	_	
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	-	
Uni	ted States B	Sankruptcy Court for the:	Northern	District of Illinois	_	
	se number			(State)	_	
	own)					Check if this is an
<u>Ot</u>	ticial	Form 106C				amended filing
Sc	hedul	e C: The Prop	erty You Claim a	as Exempt		04/16
as e addi For stat the	xempt. If r itional pag each iten e a speci amount o	more space is needed ges, write your name a n of property you cla fic dollar amount as of any applicable stat	, fill out and attach to this and case number (if know im as exempt, you must exempt. Alternatively, yo utory limit. Some exemp	s page as many copies of n). specify the amount of the count of the c	Part 2: Additional he exemption you market value of r health aids, righ	Page as necessary. On the top of any claim. One way of doing so is to the property being exempted up to ats to receive certain benefits, and
und you	er a law t r exempti	hat limits the exemp	tion to a particular dolla to the applicable statuto	r amount and the value	-	tion of 100% of fair market value determined to exceed that amount,
1.	You a	are claiming state and fe are claiming federal exe	claiming? Check one only, ederal nonbankruptcy exememptions. 11 U.S.C. § 522(b)	ptions. 11 U.S.C. § 522(b)(3 (2)	3)	
	Brief desc	cription of the property chedule A/B that lists th	and Current value of	Amount of the exemptio Check only one box for ea	n you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Prepa	n: king account, aid American ass Debit	\$1,400.00	\$1,4 100% of fair market applicable statutory		735 ILCS 5/12-1001(b)
	Line from Schedule	A/B:17				
	Brief description	ı:	\$0.00	✓		735 ILCS 5/12-1001(f)
	emple	life through oyer		100% of fair market applicable statutory		_
	Line from Schedule	A/B: 31		applicable statutul y	m i IIL	
3.	(Subject to	o adjustment on 4/01/19	xemption of more than \$160 and every 3 years after that for erty covered by the exemption	r cases filed on or after the da	, ,	

☐ No☐ Yes

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Debtor 1 Theresa Harris Case number (if known)
First Name Middle Name Last Name

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Pension plan, Pension through employer Line from Schedule A/B: 21	\$17,000.00	\$17,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Brief description: Security deposit on rental unit, Security Deposit with Landlord Line from Schedule A/B: 22	\$3,400.00	\$1,550.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Saturn Vue, 2008, 2008 Saturn Vue Line from Schedule A/B: 03	\$3,895.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Chevrolet Malibu, 2014, 2014 Chevrolet Malibu Line from Schedule A/B: 03	\$9,475.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Used Furniture Line from Schedule A/B: 06	\$650.00	\$650.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Clothing Line from Schedule A/B: 11	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Used Electronics Line from Schedule A/B: 07	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Fill in	this information to identify your case	se:	Ī		
Debto	or 1 Theresa	Harris			
Dobito	First Name	Middle Name Last Name			
Debto	or 2				
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Case (If knov	number vn)	(State)			
Off	icial Form 106D		J		Check if this is ar amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Pror	nertv	10/1
					12/1
		le. If two married people are filing together, both are equinal Page, fill it out, number the entries, and attach it to t	•		
	and case number (if known).			,	,
1. I	Do any creditors have claims se	ecured by your property?			
	No. Check this box and subm	it this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information	n below.			
Part					
		and the second of the second o	0.1	0-1	0.10
2.		or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
		the claims in alphabetical order according to the creditor's	Do not deduct the	collateral	portion
	name.		value of collateral.	that supports	If any
[]	CM Financial		4.7.000.00	this claim	40.007.00
2.1	GM Financial Creditor's Name	Describe the property that secures the claim:	\$17,862.00	\$9,475.00	\$8,387.00
	PO 183834	077 Automobile			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Arlington TX 76096 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors				
	and another Check if this claim relates	Judgment lien from a lawsuit			
	to a community debt	Other (including a right to offset)			
	Date debt was 8/2014 incurred	Last 4 digits of account number0936			
2.2	HERTG ACCPT	Describe the property that secures the claim:	\$5,300.00	\$3,895.00	\$1,405.00
	Creditor's Name 1420 S MICHIGAN	42 Automobile			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	SOUTH BEND IN 46556	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 1/2015 incurred	Last 4 digits of account number5901			
	Add the dollar value of y here:	rour entries in Column A on this page. Write that number	\$23,162.00		

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Debtor 1 Theresa Harris Case number (if known)

First Name Middle Name Last Name List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? **Gm Financial** 2.1 Name c/o: Illinois Corporation Service C Last 4 digits of account number Number 62703 Springfield Illinois State Zip Code On which line in Part 1 did you enter the creditor? GM Financial 2.1 Name c/o: Daniel E Berce Last 4 digits of account number 0936 Number Street Fort Worth 76102 City State Zip Code On which line in Part 1 did you enter the creditor? Heritage Acceptance Corporation Name c/o: CT Corporation System Last 4 digits of account number 5901 Number Street Chicago 60604 Illinois City State Zip Code On which line in Part 1 did you enter the creditor? Heritage Acceptance Corporation Name c/o: Curtis Holmes Last 4 digits of account number 5901

Number

Elkhart

City

Street

Indiana

State

46516

Zip Code

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Fill in t	this inforr	mation to identify your c	ase:					
Debto	r 1	Theresa		Harris				
Debto	r 2	First Name	Middle Name	Last Name				
(Spouse	e, if filing)	First Name	Middle Name	Last Name				
United	I States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)			(Otato)				
Offic	cial F	orm 106E/F				Che	ck if this is ar	amended filin
Sch	nedu	ıle E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other p Form 1 claims the ent known	oarty to a 06A/B) a that are tries in the list A community of the list A commu	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At All of Your PRIORIT	s or unexpired leases the cutory Contracts and L Creditors Who Hold Clai		executory contract 3). Do not include a ce is needed, copy	s on <i>Schedu</i> any creditor the Part yo	<i>lle A/B: Prop</i> s with partia ou need, fill i	perty (Official ally secured t out, number
2. L	sted, iden As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both pri is in alphabetical order acc re than one creditor holds	s more than one priority unsecured clair ority and nonpriority amounts, list that of ording to the creditor's name. If you hat a particular claim, list the other creditor as for this form in the instruction bookle	claim here and show we more than two pos s in Part 3.	both priority	and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1	IL Depar	t of Revenue		Land deficition of a contract of the contract		\$0.00	\$0.00	\$0.00
	PO Box Number Bankrupi Chicago City Who inc Debi Debi At le	Street toy Section Illinois State urred the debt? Check of tor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors ar ck if this claim relates aim subject to offset?	nd another	When was the debt incurred? As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts yo government Claims for death or personal injurintoxicated Other. Specify	n: u owe the y while you were	\$0.00	\$0.00	\$0.00
2.2		reditor's Name		Last 4 digits of account number _		\$0.00	\$0.00	\$0.00
	PO Box Number	7346 Street		When was the debt incurred?	n/a			
	Philadelp City Who inc Debring Debring At le		Zip Code one. nd another	As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts yo government Claims for death or personal injurintoxicated Other. Specify notice	u owe the y while you were			

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Debte	or 1	Theresa First Name Middle Name	Harris Last Name	Case number (if known)	
Part :	9.	List All of Your NONPRIORITY Unsecured			
3. [any creditors have nonpriority unsecured claims No. You have nothing to report in this part. Sub-	against you?	e court with your other schedules.	
t I	unse If m	ecured claim, list the creditor separately for each clair	n. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1		ARON SALES & LEASE OW		Last 4 digits of account number1958	\$0.00
		onpriority Creditor's Name 015 COBB PLACE BLVD NW		When was the debt incurred? 2/2010	
	Νι	umber Street		As of the date you file, the claim is: Check all that apply.	
	_			Contingent	
	KI Ci	ENNESAW Georgia 301 itv State Zip	244 Code	Unliquidated	
		'ho incurred the debt? Check one.	Soue	Disputed	
	~	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
		At least one of the debtors and another		divorce that you did not report as priority claims	
	Ē	Check if this claim relates to a community de	bt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?		Other. Specify 018 Lease	
	V	No		_	
		Yes			
4.2		D ASTRA REC		Last 4 digits of account number 8369	\$1,024.00
		onpriority Creditor's Name 330 W 33rd St N #118		When was the debt incurred? 12/2017	
	_	umber Street		As of the date you file, the claim is: Check all that apply	
	_			As of the date you file, the claim is: Check all that apply. Contingent	
	_	fichita Kansas 672		Unliquidated	
	Ci W	ity State Zip (In a state sta	Code	Disputed	
	V	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
	Ē	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	F	At least one of the debtors and another		divorce that you did not report as priority claims	
	Ē	Check if this claim relates to a community de	bt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?		001 Collection; Collecting for	
	~	? No		ORIGINAL CREDITOR: 12 Other. Specify SPEEDY CASH 140	
		Yes			
4.3		JTOMOTIVE CREDIT CORP		Last 4 digits of account number 0301	\$0.00
		onpriority Creditor's Name O. Box 2286		When was the debt incurred? 7/2011	
		umber Street		As of the date you file, the claim is: Check all that apply.	
	_			Contingent	
	_	outhfield Michigan 480		Unliquidated	
	Ci W	ity State Zip (/ho incurred the debt? Check one.	Code	Disputed	
	~	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
	Ē	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors and another		divorce that you did not report as priority claims	
		Check if this claim relates to a community de	bt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?		Other. Specify 054 Automobile	
	~	/ No		_	
		Yes			

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Part 2	Your NONPRIORITY Unsecured Claims - Continuati	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	BMO HARRIS	— Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name P.O. BOX 1111	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MADISON Wisconsin 53701	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specifynsf	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	CAPITALONE Nonpriority Creditor's Name	Last 4 digits of account number 0273	\$627.00
	c/o Pollack & Rosen, P.C	When was the debt incurred? 10/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	1825 Barrett Lakes Blvd Suite 510	Contingent	
	KennesawGeorgia30144CityStateZip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>	
	✓ No		
	Yes		
4.6	CHARTER ONE Nonpriority Creditor's Name	Last 4 digits of account number	\$3,000.00
	1 Citizens Plaza	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Providence Rhode Island 02903	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	님	debts	
	Check if this claim relates to a community debt	✓ Other. Specify <u>due</u>	
	Is the claim subject to offset?		
	Yes		
	L		

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	CHICAGO PATROLMANS FCU Nonpriority Creditor's Name 1359 W WASHINGTON BLVD Number Street	Last 4 digits of account number 0000 When was the debt incurred? 4/2016 As of the date you file, the claim is: Check all that apply.	\$778.00
	CHICAGO Illinois 60607 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.8	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California 92821 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number	\$275.00
4.9	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California 92821 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 1522 When was the debt incurred? 7/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$235.00

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 ComEd \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ notice only Is the claim subject to offset? No Ⅵ ☐ Yes CONVERGENT OUTSOURCING \$2,892.00 Last 4 digits of account number _ 1626 Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 8/2016 Street As of the date you file, the claim is: Check all that apply. Contingent 77043 Houston Texas Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: T-MOBILE **✓** No Other. Specify USA Yes CRD PRT ASSO \$2,671.00 Last 4 digits of account number 0403 Nonpriority Creditor's Name When was the debt incurred? 13355 NOEL ROAD# Number As of the date you file, the claim is: Check all that apply. Contingent 75240 **DALLAS** Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No

Is the claim subject to offset?

debts

Other. Specify

✓

001 Collection; Collecting for

ORIGINAL CREDITOR: 10

COMMONWEALTH EDISON

COMPANY

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim CREDITONEBNK** 4.13 \$0.00 7801 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98872 When was the debt incurred? 4/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? V **✓** No Yes 4.14 DIVERSIFIED \$345.00 6278 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2017 Po Box 1391 Number Street As of the date you file, the claim is: Check all that apply. Contingent Southgate Michigan 48195 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: 11 ATT U **✓** No Other. Specify **VERSE** Yes 4.15 FIRST PREMIER BANK \$702.00 Last 4 digits of account number 2402 Nonpriority Creditor's Name When was the debt incurred? Jefferson Capital Systems, LLC PO Box 7999 2/2015 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 FIRST PREMIER BANK \$573.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 12/2013 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.17 FIRST PREMIER BANK \$0.00 4300 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.18 **GINNYS** \$509.00 Last 4 digits of account number 9577 Nonpriority Creditor's Name When was the debt incurred? 9/2015 PO Box 800849 Number As of the date you file, the claim is: Check all that apply. Contingent 75380 Dallas Texas Unliquidated State Zip Code City Disputed Who incurred the debt? Check one Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 GREAT LAKES CR UN \$1,283.00 Last 4 digits of account number Nonpriority Creditor's Name 2525 GRÉEN BAY RD When was the debt incurred? 2/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORTH CHICAGO 60064 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.20 GREAT LAKES CR UN \$0.00 0301 Last 4 digits of account number Nonpriority Creditor's Name 2525 GRÉEN BAY RD When was the debt incurred? 9/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORTH CHICAGO Illinois 60064 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 009 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.21 I C SYSTEM INC \$996.00 Last 4 digits of account number 8628 Nonpriority Creditor's Name When was the debt incurred? PO BOX 64378 11/2017 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 IL Tollway \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ tolls Is the claim subject to offset? No Yes Ingalls Memorial Hospital \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1 Ingalls Dr As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Harvey Illinois 60426 Disputed State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify medical-notice only Is the claim subject to offset? **✓** No Yes IRS₁ \$15,000.00 4.24 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Philadelphia Pennsylvania 19101 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

1040 taxes 2010-2012

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 JEFFERSON CAPITAL SYST \$490.00 Last 4 digits of account number Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? 1/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.26 **KEYNOTE CONS** \$1,604.00 0586 Last 4 digits of account number Nonpriority Creditor's Name 1501 West Dundee When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Buffalo Grove Illinois 60089 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: 01 GREAT **✓** No Other. Specify LAKES CREDIT UNION Yes 4.27 **KEYNOTE CONS** \$420.00 Last 4 digits of account number 0583 Nonpriority Creditor's Name When was the debt incurred? 1501 West Dundee 12/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Buffalo Grove 60089 Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify ___

✓

Debts to pension or profit-sharing plans, and other similar

Collection; Collecting for

ORIGINAL CREDITOR: 01 GREAT

LAKES CREDIT UNION

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 META/MONEYPWRLOC \$0.00 0014 Last 4 digits of account number Nonpriority Creditor's Name 5501 S BROADBAND LN When was the debt incurred? 11/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS 57108 South Dakota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.29 NATIONAL CREDIT ADJUST \$4,521.00 3286 Last 4 digits of account number Nonpriority Creditor's Name 327 W 4TH AVE When was the debt incurred? 6/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent HUTCHINSON Kansas 67501 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Is the claim subject to offset? 001 UnknownLoanType **✓** No Yes 4.30 Nicor Advanced Energy \$1,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 0632 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Illinois Aurora City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify

Debts to pension or profit-sharing plans, and other similar

due

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Harris Debtor 1 Theresa ____ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim**

4.31	RISE	— Last 4 digits of account number 3286 –	\$4,522.00
<u></u>	Nonpriority Creditor's Name		
	4150 INTERNATIONAL SUITE 300 Number Street	When was the debt incurred?10/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	FORT WORTH Texas 76109	— Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 23 InstallmentLoan	
	✓ No		
	Yes		
4.32	State of IL Department of Revenue		\$1,300.00
4.52	Nonpriority Creditor's Name	Last 4 digits of account number	\$1,300.00
	PO Box 19035	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Springfield Illinois 62794	Unliquidated Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 2 only	=	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify 1040 taxes for 2010-2012 taxes	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		
4.33	Thornton Fractional South High School	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 18500 Burnham Ave	When was the debt incurred? n/a	
	Number Street	-	
		As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Lansing Illinois 60438	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	<u></u>	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Others Operation 1 Pitters	
	Is the claim subject to offset?	Other. Specify tuition	
	✓ No		
	Yes		

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.34 **VERIZON** \$0.00 Last 4 digits of account number 9170 Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 When was the debt incurred? 12/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MINNEAPOLIS** 55426 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ 001 InstallmentLoan Is the claim subject to offset? ◪ **✓** No Yes 4.35 WEBBANK/FINGERHUT FRES \$0.00 Last 4 digits of account number 1977 Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? 4/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 006 InstallmentLoan Is the claim subject to offset?

✓ No Yes Case 18-10765 Doc 1 Filed 04/12/18 Entered 04/12/18 19:05:15 Desc Main Document Page 37 of 85

Debtor 1 Theresa Harris Case number (if known)

111011144	Middle Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pur	poses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$52,369.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$52,369.00	

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Debtor 1	Theresa		Harris	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	oamon rago	00 01 00
Fill in this infor	mation to identify you	r case:		
Debtor 1	Theresa		Harris	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	E'art Nicosa	M'Adh Na	Last Name	
(Opouse, Ir IIIIIg)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for th	e: Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an
O.C 1	E 4001			amended filing
Official	Form 106F	1		
Sahadul	e H: Your Co	- adobtoro		10/45
Scriedui	e n. Your Co	Duebiois		12/15
known). Answe	er every question.	Attach the Additional Page f you are filing a joint case, do	· -	of any Additional Pages, write your name and case number (if odebtor.)
Yes				
Idaho, Lo		ou lived in a community pro Mexico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
		mer spouse, or legal equiva	lent live with you at the tim	ne?
	No	The operate, or legal equive	ione iivo viiti yod de tilo tili	
	_	ınity state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	
	Number Street			_
	City	State	Zip Code	
again as	a codebtor only if tha	t person is a guarantor or c	osigner. Make sure you h	your spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), dule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this inf	formation to identify	your case:		-			
Debtor 1 Debtor 2	Theresa First Name	Middle Name	Harris Last N	ame	_ Che	eck if this is:	
(Spouse, if filing)	First Name	Middle Name	Last N	ame	- 😐	An amended filing	
United States the: Case number	Bankruptcy Court for	Northern	District of Illi (S	nois tate)	-	A supplement showing pexpenses as of the following MM / DD / YYYY	
,	Taura 1001					MIMI / DD / YYYY	
	Form 106I						
<u>Schedu</u>	le I: Your In	come					12/15
spouse. If mo number (if kr		•					
Fill in you information	r employment		Debtor 1			Debtor 2	
If you have attach a se	e more than one job, eparate page with n about additional	Employment status	Emplo Not En	yed nployed		Employed Not Employed	
employers		Occupation	Dispatcher				
Include pa self-emplo	ırt time, seasonal, or yed work.	Employer's name	City of Nap	perville, Employe	r	_	
	n may include student aker, if it applies.	Employer's address	300 s Eag			Number Street	
			Naperville City	Illinois State	60540 Zip Code	City	State Zip Code
		How long employed there?	7 years 3 r	nonths			
Part 2: Giv	ve Details About N	Ionthly Income					
spouse unles	ss you are separated.	he date you file this form e more than one employer, et to this form.		information for		or that person on the line	
		rry, and commissions (befo calculate what the monthly		2.	\$5,594.90	non-filing spouse	_
3. Estimat	e and list monthly over	time pay.		3.	+ \$0.00		=,
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.	\$5,594.90		_

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Dep	for 1 I heresa First Name		Harris Last Name		Case number			
	First Name	WITCHIE NATITE	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
Co	opy line 4 here		\rightarrow	4.	\$5,594.90		I	
	st all payroll dedu							
		and Social Security deductions		5a.	\$989.02			
51	b. Mandatory con	tributions for retirement plans		5b.	\$251.77			
50	c. Voluntary contr	ibutions for retirement plans		5c.	\$0.00			
50	d. Required repay	ments of retirement fund loans		5d.	\$0.00			
56	e. Insurance			5e.	\$599.97			
51	f. Domestic suppo	ort obligations		5f.	\$0.00			
5	g. Union dues			5g.	\$43.01			
51	h. Other deductio	ns. Specify:	_	5h. +	\$0.00 +			
6. Ac +5h.		luctions. Add lines 5a + 5b + 5c + 5d + 5e +5	if + 5g	6.	\$1,883.77			
7. C a	alculate total mor	nthly take-home pay. Subtract line 6 from line	e 4.	7.	\$3,711.13			
8. Li s	st all other incom	e regularly received:						
88	business, profes	-						
		nt for each property and business showing rdinary and necessary business expenses, and ret income.		8a.	\$0.00			
81	b. Interest and div	vidends		8b.	\$0.00			
80	c. Family support dependent regu	payments that you, a non-filing spouse, or larly receive	а					
		spousal support, child support, maintenance, nt, and property settlement.		8c.	\$0.00			
80	d. Unemployment	compensation		8d.	\$0.00	- <u></u>		
86	e. Social Security			8e.	\$0.00			
81	Include cash assi cash assistance t	ent assistance that you regularly receive istance and the value (if known) of any non-hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or is		8f.	\$0.00			
89	g. Pension or reti	rement income		8g.	\$0.00			
81	h. Other monthly	income. Specify:		8h. +	\$0.00 +			
9. Ac	dd all other incom	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h.	9.	\$0.00			
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$3,711.13 +		=	\$3,711.13
In fri	clude contributions iends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	r househol	d, your	dependents, your roomn	,		
S _I	pecify:						11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su					12.	\$3,711.13
13.	Oo you expect an i	increase or decrease within the year after	you file th	nis form	?			Combined monthly income
Ē	Yes. Explain:							

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		Doct	illelit Paye 42 01 o)		
Fill in this info	rmation to identif	y your case:				
Debtor 1	Theresa		Harris			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
				A supplement s	howing post	-petition chapter 13
United States I	Bankruptcy Court	for the: Northern	District of Illinois (State)	expenses as of		·
Case number				MM / DD / YYY		
Official	Form 10	 16J		W.W. / 55 / 111		
		Expenses				12/15
information. If (if known). Ans	more space is n swer every quest					
	cribe Your Ho	userioid				
1. Is this a jo						
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	ve dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does der with you	pendent live ?
			Child	17 years	No.	
			Object	45	Yes.	
			Child	15 years	Yes.	
			Child	1 year	☐ No.	
					✓ Yes.	
expenses of	penses include of people other	✓ No				
than yourself an dependent	-	Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
-	of a date after th	your bankruptcy filing date unless yne bankruptcy is filed. If this is a sup				
	•	h non-cash government assistance luded it on Schedule I: Your Income	-			Your expenses
	I or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		4.	\$1,200.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	erty, homeowner's	, or renter's insurance			4b.	\$25.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Indexed First Name
 Harris
 Case number (if known)

 Last Name
 Last Name

I ilst Name ivilidie Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$275.00
6b. Water, sewer, garbage collection	6b.	\$50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$681.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$75.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$180.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.		\$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
253. Tomos a dosodation of contaminating adds	20e	\$0.00

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Debtor 1	Theres	a		Harris	Case number (if known)			
	First Na	ame	Middle Name	Last Name				
21. Othe	r. Spec	ify:				21		\$0.00
22. Calc	ulate y	our monthly expense	es.					\$3,186.00
22a. /	Add line	es 4 through 21.					-	\$0.00
22b.	Copy li	ne 22 (monthly expens	ses for Debtor 2), if any,	from Official Form 106J-2	!		-	\$3,186.00
22c. /	Add line	e 22a and 22b. The res	sult is your monthly exp	enses.		22.		<u> </u>
23.Calcu	ılate y	our monthly net inco	me.					
23a. (Copy lir	ne 12 (your combined	monthly income) from	Schedule I.		23a		\$3,711.13
23b.	Сору у	our monthly expenses	from line 22 above.			23b		\$3,186.00
			ses from your monthly in	ncome.				\$525.13
	The res	sult is your monthly ne	t income.			23c		
For e	- exampl	e, do you expect to fin	ish paying for your car l	ses within the year after oan within the year or do y nodification to the terms o	ou expect your			

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Fill in this information to identify your case:							
Debtor 1	Theresa		Harris				
	First Name	Middle Name	Last Name	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Theresa Harris	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/12/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in th	nis infori	mation to identify your c	ase:					
Debtor	1	Theresa	NA: al alla N	Harris				
Debtor		First Name	Middle N					
(Spouse,	-	First Name	Middle N					
		ankruptcy Court for the:	Northern	District of III	inois State)			
(If known)								_
Offic	cial	Form 107						Check if this is a amended filing
		nt of Financia	l Affairs fo	or Individuals	s Filina foi	r Bankru	ptcv	04/10
Be as c	omple ation. I	te and accurate as po f more space is neede own). Answer every qu	ssible. If two ma d, attach a sepa	arried people are filin	g together, both	are equally r	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Live	ed Before			
1. V	Vhat is	your current marital sta	itus?					
[_	ried married						
2. [Ouring t	he last 3 years, have yo	u lived anywhere	other than where you	live now?			
	✓ No Yes	. List all of the places yo	u lived in the last	3 years. Do not includ	e where you live r	now.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From
				To				То
	City	State	Zip Code		City	State	Zip Code	
			· ·		Same as	Debtor 1	·	Same as Debtor 1
	Nun	nber Street		From To	Number Stre	eet		From To
	City	State	Zip Code		City	State	Zip Code	
	<i>d territoi</i> No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisi	iana, Nevada, New Mexi	co, Puerto Rico, Te			mmunity property states

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$18571.93 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$67492.82 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$65000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 YYYY For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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r 1	Theresa			Har	ris	Case number	(if known)
	First Name		Middle Name	Last	t Name		
nsi orp	ders include your roorations of which	elatives; an you are an or a busin	ny general partners n officer, director, p ess you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing c domestic support obligations,
✓	No						
	Yes. List all payr	nents to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on o	debts guar	ranteed or cosigned	d by an insider.	Total amount	Amount you still owe	n account of a debt that benefited an Reason for this payment
				paymom	paid		Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	otor 1 Theresa	Harris	Case number (if known)	
	First Name Middle Name	Last Name	• • • •	
11.	Within 90 days before you filed for bankruptcy, d accounts or refuse to make a payment because		financial institution, set off any amo	unts from your
	✓ No ☐ Yes. Fill in the details.			
		Describe the action the credit	Date action was taken	Amount
	Creditor's Name	_		
	Number Street	_		
		Last 4 digits of account number:	XXXX-	
	City State Zip Code	-		
12.	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another offic		sion of an assignee for the benefit of	creditors, a court-
	✓ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	- N	lid you give any gifts with a total val	ue of more than \$600 per person?	
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the	Value
			gifts	
			gifts	
	Person to Whom You Gave the Gift		gifts	
	Person to Whom You Gave the Gift Number Street		gifts	
	Number Street City State Zip Code	- - -	gifts	
	Number Street		gifts	
	Number Street City State Zip Code		gifts	
	Number Street City State Zip Code Person's relationship to you		gifts	

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	Theresa	Harris Case number (if k	nown)	
	First Name Middle Name	Last Name		
. Wi	thin 2 years before you filed for bankruptcy, c	lid you give any gifts or contributions with a total valu	e of more than \$600	to any charity?
	1 No			
✓				
	Yes. Fill in the details for each gift or contrib	ution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	Describe what you contributed	contributed	Value
	that total more than \$000		Continbuted	
	Charity's Name	-		
	Number Street	_		
	Number Street			
	City State Zip Code	<u> </u>		
	City State Zip Code			
	List Cartain Lassas			
rt υ:	List Certain Losses			
✓	No Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property
	now the loss occurred	pending insurance claims on line 33 of <i>Schedule</i> A/B: Property.	1055	1051
	List Certain Payments or Transfers			
	lude any attorneys, bankruptcy petition preparers	uptcy petition? , or credit counseling agencies for services required in you	r bankruptcy.	
	lude any attorneys, bankruptcy petition preparers No		r bankruptcy.	
			r bankruptcy.	
▽	No	or credit counseling agencies for services required in you Description and value of any property	Date payment	Amount of
▽	No	, or credit counseling agencies for services required in you	Date payment or transfer	Amount of payment
	No Yes. Fill in the details.	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details. Semrad Law Firm	or credit counseling agencies for services required in you Description and value of any property	Date payment or transfer	
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
▽	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
\ <u>\</u>	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
\ <u>\</u>	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□ ✓	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
□	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
\ <u>\</u>	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
\ <u>\</u>	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	or credit counseling agencies for services required in you Description and value of any property transferred	Date payment or transfer was made	payment

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eptor i	Theresa		Harris	Case number <i>(if know</i>	n)	
	First Name	Middle Name	Last Name		' <u>'</u>	
hel		ditors or to make payn	you or anyone else acting on yonents to your creditors? on line 16.	our behalf pay or transfe	er any property to a	nyone who promised t
✓	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
	City State	e Zip Code	-			
Incl	ordinary course of your ude both outright transfers transfers that you have al No Yes. Fill in the details.	s and transfers made as	security (such as the granting of a	a security interest or morto	gage on your property). Do not include gifts
			Description and value of p transferred		ny property or received or debts pa e	Date transfer was made
	Person Who Received Tr	ransfer	-			
	Number Street		-			
	City State Person's relationship to y	•	-			
	Person Who Received Tr	ransfer	-			
	Number Street		- -			
	City State Person's relationship to y	•	-			
ben	hin 10 years before you neficiary? ese are often called asset-p		id you transfer any property to	a self-settled trust or si	milar device of whic	h you are a
✓	No Yes. Fill in the details.					
			Description and value of	the property transferred	i	Date transfer was made
	Name of trust					

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Debtor 1 Theresa Harris Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Harris Debtor 1 Theresa Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1	Theresa			Harris		Ca	ase number (/	if known)		
		First Name	N	fiddle Name	Last Nam	ne					
26.	Hav		y in any judici	al or administr	ative proceeding	g under	any environme	ental law? Ir	nclude settlements a	and orders	S.
		No Yes. Fill in the det	ails.								
		O ##J-			Court or agency			Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStreet			•			On appeal Concluded
					•	State	Zip Code				
Part	: 11:	Give Details Al	oout Your Bu	usiness or Co	onnections to A	Any Bu	siness				
27.	With	A sole propri A member of A partner in a An officer, di	etor or self-en f a limited liabi a partnership rector, or mar at least 5% of	nployed in a tra lity company (L aging executiv the voting or e	ade, profession, LC) or limited lia re of a corporation	or other ability pa on of a corp	activity, either artnership (LLP) coration	full-time or	connections to any b	ousiness?	
	ш		1- 1- 7				re of the busin	iess	Employer Identific	cation nu	mber Do not
									include Social Se		
		Business Name			_				EIN:		
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business ex	xisted	
		City	State	Zip Code					From	Го	<u> </u>
					Describe t	the natu	ire of the busin	iess	Employer Identific include Social Se		
		Business Name			_				EIN:		
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business ex	xisted	
		City	State	Zip Code					From	То	
					Describe t	the natu	ire of the busin	iess	Employer Identificinclude Social Se		
		Business Name			_				EIN:		
		Number Street			Name of a	ccounta	ant or bookkee	per	Dates business ex	xisted	
		City	State	Zip Code	_				From	То	<u></u>

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Deb	tor 1	Theresa		Harris	Case number (if known)
		First Name	Middle Name	Last Name	-
28.	cred	nin 2 years before you file ditors, or other parties. No Yes. Fill in the details be		give a financial statement t	o anyone about your business? Include all financial institutions,
	_			Date issued	
		Name		MM/DD/YYYY	
		Number Street			
		-			
		City State	e Zip Code		
Pari	12:	Sign Below			
1	true a	and correct. I understand kruptcy case can result	I that making a false stater in fines up to \$250,000, or	ment, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with rears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Theresa Signature of D			Signature of Debtor 2
		Oignature of E	JEDIOI I		Date
		Date 4/12/20	18		Date
I	N N Did yo	io es ou pay or agree to pay so		nancial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)? cruptcy forms?
	∑ N				Attack the Reply into Patition Propagate Nation
	Ш ^Ү	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	et of Illinois	
ı re	Theresa Harris		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$200.00
	Balance Due			\$3,800.00
2	. The source of the compensation paid	I to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the abmembers and associates of my la		with any other person unless the	ey are
		v firm. A copy of the agreeme	h a other person or persons who a nt, together with a list of the name	
5	. In return for the above-disclosed fee	, I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rendering a	advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statemen	its of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreemen	t or arrangement for payment to n	ne for representation of the
	4/12/2018		/s/ Michael Spangler	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$61.76 for expenses, leaving a balance due of \$4,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/12/2018	
Signed:		
/s/ Ther	esa Harris	
		/s/ Michael Spangler
Debtor(s	3)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Harris, Theresa	Case No.	
	Debtor(s)	Case IVO.	
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
Tł knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is tr	ue and correct to the best of their
Date:	4/12/2018	/s/ Harris, Theres Harris, Theresa Signature of Deb	

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

Gm Financial c/o: Illinois Corporation Service C 801 Adlai Stevenson Dr Springfield, IL, 62703

GM Financial c/o: Daniel E Berce 801 Cherry St # 3600 Fort Worth, TX, 76102

HERTG ACCPT 1420 S MICHIGAN SOUTH BEND, IN, 46556

Heritage Acceptance Corporation c/o: CT Corporation System 208 S. Lasalle St, Suite 814 Chicago, IL, 60604

Heritage Acceptance Corporation c/o: Curtis Holmes 121 S Main St Elkhart, IN, 46516

RISE 4150 INTERNATIONAL SUITE 300 FORT WORTH, TX, 76109

NATIONAL CREDIT ADJUST 327 W 4TH AVE HUTCHINSON, KS, 67501

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

CRD PRT ASSO 13355 NOEL ROAD# DALLAS, TX, 75240

KEYNOTE CONS 1501 West Dundee Buffalo Grove, IL, 60089 GREAT LAKES CR UN 2525 GREEN BAY RD NORTH CHICAGO, IL, 60064

AD ASTRA REC 7330 W 33rd St N #118 Wichita, KS, 67205

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

CHICAGO PATROLMANS FCU 1359 W WASHINGTON BLVD CHICAGO, IL, 60607

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

GINNYS PO Box 800849 Dallas, TX, 75380

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

DIVERSIFIED Po Box 1391 Southgate, MI, 48195

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

META/MONEYPWRLOC 5501 S BROADBAND LN SIOUX FALLS, SD, 57108 AARON SALES & LEASE OW 6071 Broadway Merrillville, IN, 46410

AUTOMOTIVE CREDIT CORP P.O. Box 2286 Southfield, MI, 48037

WEBBANK/FINGERHUT FRES 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

VERIZON 455 Duke Drive Franklin, TN, 37067

CREDITONEBNK PO BOX 98872 LAS VEGAS, NV, 89193

IRS 1 PO Box 7346 Philadelphia, PA, 19101

State of IL Department of Revenue PO Box 19035 Springfield, IL, 62794

Ingalls Memorial Hospital 27685 Network Place Chicago, IL, 60673

BMO HARRIS P.O. BOX 1111 MADISON, WI, 53701

CHARTER ONE 1 Citizens Plaza Providence, RI, 02903

Nicor Advanced Energy PO Box 0632 Aurora, IL, 60507

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ComEd 1919 Swift Drive Oak Brook, IL, 60523

IL Tollway PO Box 5544 Chicago, IL, 60608

Thornton Fractional South High School 18500 Burnham Ave Lansing, IL, 60438

IL Depart of Revenue PO Box 64338 Bankruptcy Section Chicago, IL, 60664 Case 18-10765 Doc 1 Filed 04/12/18 Entered 04/12/18 19:05:15 Desc Main Document Page 73 of 85

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Thomas Hawis	Northern Distric		
n re —	Theresa Harris Debtor	-	Case No	(If known)
	Dobtor		Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY I	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the	petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I h	nave received		\$200.00
	Balance Due			\$3,800.00
2.	The source of the compensation paid	I to me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid	I to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my la	ove-disclosed compensatio aw firm.	n with any other person unless th	ney are
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of the agreem		
5.	In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;		al service for all aspects of the ba advice to the debtor in determin	
	b. Preparation and filing of any	petition, schedules, stateme	nts of affairs and plan which may	y be required;
	c. Representation of the debtor	at the meeting of creditors a	and confirmation hearing, and an	y adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings ar	nd other contested bankruptcy m	atters;
6.	By agreement with the debtor(s), the	above-disclosed fee does n	ot include the following services:	
		CERTIFIC	ATION	
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agreeme	nt or arrangement for payment to	o me for representation of the
	4/11/2018		/s/ Michael Spangler	Mitmid
	Date		Signature of Attorney	1 /
			Semrad Law Firm	
			Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$61.76 for expenses, leaving a balance due of \$4,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/11/2018	
Signed:	:	
/s/Theresa Harris & Showar House		(a/Michael Spanglar MAM Smuf
		/s/ Michael Spangler // // // // // // // // // // // // //
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re Retention of The Semrad Law Firm LLC

Dear Client,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 Bankruptcy. In addition to the terms contained in the "Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when our fees will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

The fee charged by the Firm will be paid through the Chapter 13 plan. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan.

The Firm is going to seek to have the attorney's fees and costs paid before your creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to your creditors. This includes creditors such as your mortgage company, your car note, parking tickets, taxes, and any other creditors that may be included in your plan.

In the event that your case is dismissed before completion of the plan, it is likely that the attorney fees will have been paid while little of your other debts, including the mortgage or car note, were paid.

The benefit that you will receive from the Firm is our commitment to perform any and all work reasonably necessary to represent you in this bankruptcy without requiring you to pay a substantial amount of the fee up front. Ordinarily, the majority of the work required in a Chapter 13 case is performed during the initial months of the representation prior to confirmation of the case.

There is the possibility that your creditors or the Trustee may object to the Firm being paid under this arrangement. In the event of such an objection, we may lower that amount that we will receive each month in order to resolve the objection. However, the creditor may seek additional attorneys fees as a result of this objection.

Despite the value that we see in this arrangement, the Bankruptcy Court has previously ruled that this fee arrangement offers no value to you because the action of paying your attorney before paying your creditors is a deviation from the Model Chapter 13 Plan that had been adopted by the Court. The language that we propose to enter into your plan will have the sole purpose of paying the Firm before your creditors. This language by itself serves only to benefit the Firm by paying its fees.

Jourse T. H.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

If you do not wish to pay your attorney's fees ahead of your creditors, you have the following options:

- a. You can to pay an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note and mortgage arrears in equal set monthly payments along with your attorney's fees; or
- b. If your budget allows, you can elect to pay a higher monthly Chapter 13 payment that would provide for equal set monthly payments to your car note and mortgage arrears while paying the attorney's fee within 12 months; or
- c. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your accepteance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorney

Accepted:

Theresa Home

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Debtor 1 Theresa First Name	Middle Name Last	ris Case number	(if known)	
The second secon	estions for Reporting Purposes			
16. What kind of debts do you have?	"incurred by an individual pr No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu	rimarily for a personal, family, or h usiness debts? Business debts a estment or through the operation	re debts that you incurred to obtain of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund		npt property is excluded and administrative nsecured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on \$10,000,000,001-\$50 billion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millior \$50,000,001-\$100 million \$100,000,001-\$500 mill	on \$10,000,000,001-\$50 billion	
	I have examined this petition, and	I declare under penalty of perjur	y that the information provided is true and	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.			
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	x /s/ Theresa Harris	eresa Harris X		
	Signature of Debtor 1		ature of Debtor 2	
	Executed on 4/11/2018 MM / DD /		outed on	

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Fill in this information to identify your case:					
Debtor 1	Theresa		Harris		
	First Name	Middle Name	Last Name		
Debtor 2	_				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois(State)		
Case number (If known)	7		(Oldio)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
☑ No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summan	y and sphedules filed with this dealerstion and			
that they are true and correct.	y and schedules lifed with this declaration and			
* 1st Theresa Harris 4 Process Harris	*			
Signature of Debtor 1	Signature of Debtor 2			
Date 4/11/2018 MM/DD/YYYY	Date MM/DD/YYYY			

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Debtor	r 1 Theresa	Harris	Case number (if known)
	First Name Middle Name	Last Name	
	Vithin 2 years before you filed for bankruptcy, did you reditors, or other parties. No Yes. Fill in the details below.	u give a financial state	ement to anyone about your business? Include all financial institutions,
	_	Date issued	
	Name	MM/DD/YYYY	
	Number Street	•	*
	City State Zip Code	-	
Part 1	2: Sign Below		
tru	e and correct. I understand that making a false state to ankruptcy case can result in fines up to \$250,000, o	ement, concealing pr	chments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Date 4/11/2018		Date
Dio	d you attach additional pages to Your Statement of F	Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
	1 No		, (and a second
Ĕ	Yes		
Dic	d you pay or agree to pay someone who is not an att	orney to help you fill o	out bankruptcy forms?
V	1 No		
Ė	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Harris, Theresa	Case No
	Debtor(s)	Chapter. Chapter13
	VERIF	ICATION OF CREDITOR MATRIX
Tr knowledge		rify that the attached list of creditors is true and correct to the best of their
Date:	4/11/2018	/s/ Harris, Theresa Harris, Theresa Signature of Debtor

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Debt	or 1 Theresa First Name	Middle Name	Harris Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to			
	16a. Fill in the state in	The second secon	Illinois		
	16b. Fill in the number	of people in your household.	4		
	16c. Fill in the median	family income for your state and s	ize of		\$96,485.00
	household using the link spe	cified in the separate instructions f	To find	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines com		or and form. This list in	ay also be available at the bankruptey clerk's office.	
				form, check box 1, <i>Disposable income is not determined on of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 132		Calculation of Dispos	sck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total avera	ge monthly income from line 11			\$5,618.25
19.	Deduct the marital accommitment period un	djustment if it applies. If you are der 11 U.S.C. § 1325(b)(4) allows	married, your spouse i	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjus	stment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a	a from line 18.			\$5,618.25
20.	Calculate your curren	nt monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$5,618.25
	Multiply by 12 (the	e number of months in a year).			x 12
	20b. The result is your	current monthly income for the ye	ear for this part of the fo	m.	\$67,419.00
	20c. Copy the median	family income for your state and s	ize of household from	line 16c.	\$96,485.00
21.	How do the lines com	pare?			
	Line 20b is less that commitment period	an line 20c. Unless otherwise orde d is 3 years. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box 3, The	
	Line 20b is more the 4, The commitment	nan or equal to line 20c. Unless of at period is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here I o	declare under penalty of porium the	et the information on th	is statement and in any attachments is true and correct.	
	by signing ficie, i c	acolate under penalty of perjury the	at the information on th	is statement and in any attachments is true and correct.	*
	🗶 /s/ Theresa	Harris 9000	- House X		
	Signature of De	ebtor 1	- Cura	Signature of Debtor 2	
	Date 4/11/20			Date	
	MM/DD/YYYY				
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.				